GOVERNMENT OF ANDHRA PRADESH
ABSTRACT

Social Welfare Department – Andhra Pradesh Scheduled Caste Cooperative Finance Corporation Limited, Hyderabad – Implementation of NSFDC / NSKFDC Schemes – Procedure for recovery mechanism – Approval of Guidelines – Orders – Issued.

SOCIAL WELFARE (SCP) DEPARTMENT

G.O.RT.No. 400 **Dated 22.09.2015.**
Read the following:

From the VC & Managing Director, APSCCFC Ltd., Hyderabad,
Letter No. NSF-2/3541/APSC/2015, dated 04.09.2015.

O R D E R:

In the reference read above, the VC & Managing Director, APSCCFC Limited, Hyderabad has requested the Government to approve the implementation guidelines of NSFDC / NSKFDC schemes and also to issue appropriate orders as the registration of beneficiaries is completed and the grounding of the schemes is to be taken up.

2. Government after careful examination of the proposal of the VC & Managing Director, APSCCFC Ltd., Hyderabad hereby approved the implementation manual on NSFDC & NSKFDC schemes and recovery procedure is prepared for District SC Societies is as follows:

ELIGIBILITY CRITERIA FOR ALL THE SCHEMES UNDER NSFDC:

a. Annual income below double poverty line (Rs. 98,000/- in rural areas and 1,20,000/- in urban areas)

b. Age of candidates should be between 21 to 50 years and above

c. Beneficiaries with loan outstanding are not eligible under the scheme

d. Minimum educational qualification is 10th pass or fail.

Funding pattern

a. Corporation subsidy Rs.1.00 lakh	:	60% of the unit cost or (whichever is less)
b. Beneficiary contribution	:	5 to 10% of the unit cost depending on the scheme.
c. NSFDC loan	:	Balance

Preference is to be given to the candidates who have passed 10th class and have technical qualification required for the scheme (permanent driving license under Transport sector) and unemployed candidates whose claims are deferred by bank.

1. DOCUMENTATION

- Documentation forms a very important part in the implementation of schemes. One of the primary objectives of the corporation is to

mobilise the required institutional finance for implementing the schemes to uplift S.C. families. This is being done by borrowing term loan assistance from NSFDC / NSKFDC, New Delhi and providing subsidy at 60% or limited to Rs.1,00,000/- whichever is less from the corporation. The loan component is to be recovered from the beneficiary.

- In view of the above position, proper documentation with legal sanctity is very important. In case of failure to repay the loan, the District Society should be in a position to initiate necessary legal action for recovery of the loan.

- The District SC Societies should download application from OBMMS along with the copy of Caste, Income & Aadhar Card (uploaded in OBMMS), printouts and put-up to the Selection Committee :-

1) Copy of Caste Certificate issued by M.R.O. – MEE Seva Linkup
2) Copy of Ration Card to be uploaded in OBMMS
3) Aadhar Card to be uploaded in OBMMS
4) Pronote and surety Bonds (Annexure –I)
5) Surety bonds: Surety should be signed by two Government Employees (Annexure –II).

- It is compulsory to secure post dated cheques from the beneficiaries at the time of documentation.
- A Pass Book should be issued to every beneficiary showing particulars of the beneficiary, loan sanctioned, installments paid etc. Proforma for Pass Book is given at Annexure – IV. The printed passbook will be supplied to the Districts.

2. STEPS FOR REGISTRATION UNDER NSFDC IN OBMMS

- Open Website apobmms.cgg.gov.in
- Click "on apply online"
- Click on SC Corporation Registration.
- Enter Ration card number and click on "Get details".
- Select the Beneficiary names as shown in the list on the ration card and click on 'Go'
- Finally Beneficiary application appears
- Select "Beneficiary Type" as individual
- Select Finance Assistance
- Select NSFDC/NSKFDC

10. Select Scheme Name under NSFDC/NSKFDC
11. Upload Beneficiary photo
12. See 'Preview'
13. Click on 'Submit'

3) IDENTIFICATION, SELECTION AND SANCTION OF LOAN

Identification, Selection and Sanction of loans under NSFDC / NSKFDC Schemes

1. The applications have to be filled on par with other Self-Employment Schemes through OBMMS

2. As per the SC Action Plan 2015-16, the following committee has to be constituted for selection of beneficiaries:

i.	District Collector / Chairman	---	Chairman
ii.	Executive Director (SC Corp.) Convenor		---
iii.	Project Director, DRDA Member		---
iv.	General Manager, D.I.C. Member		---
v.	Joint Director, Agriculture	---	Member
vi.	Joint Director, Animal Husbandry	---	Member
vii.	R.T.O (in the case of transport sector) Member		---

- An interview shall be organized to short list the applicants after making the verification of the documents and eligibility criteria. Weightage may be given to aptitude, experience and bank deferred cases. No candidate should be selected without fulfilling the basic eligibility conditions. Only educated unemployed SC youth should be identified under this programme. Preference may be given for the candidates who have studied up to 10^{th} class and who have technical qualifications required for the scheme
- Those who are having minimum one year work-experience in the connected line of activity may be given preference.

- Un-employed candidates who are working as drivers on monthly basis and possessing permanent driving license shall be given preference for the schemes under transport sector.

- Un-employed candidates whose claims were deferred by banks may be given weightage during the selection.

- General aptitude and abilities possessed by candidates must be observed while selecting the candidates.

- After selection, the provisional selection list should be displayed in the offices of Executive Directors, Collectorates, R.D.Os & M.D.Os.

- The list of selected candidates scheme-wise should be sent to the Head Office for release of subsidy and NSFDC & NSKFDC Loan

4. GENERAL CONDITIONS FOR GROUNDING OF THE SCHEMES

1. As soon as the selection list is published, an EDP programme shall be organized at the District Level for the benefit of the beneficiaries. The EDP shall cover, among other things.

a. The importance of repayment of NSFDC / NSKFDC loan installments and the consequences of non-payment / irregular payment of installments.

b. The Success stories of the Dalit entrepreneurs who have worked hard and have repaid their loans.

c. Basic accounting, profit & loss concepts and sound business principle should be explained.

d. The repayment schedule has to be explained to the beneficiaries selected and the burden of penal interest in case of irregular payment. They should also be explained about confiscation of

assets in case of non-payment and provisions of the Cooperative Societies Act, 1964.

e. Each of the beneficiary shall be supplied with a copy of the repayment schedule for the scheme for which he is selected.

f. They should be clearly informed about the documentation required and the procedure for documentation.

2. As per choice of the beneficiary, a letter specifying the brand and name of the supplier / manufacturer along with quotations should be submitted by the beneficiary.

3. The order shall be placed only to the manufacturer or authorized dealer.

No other middlemen or agencies should be engaged for this purpose.

4. The manufacturer or the dealer should install the machine in the prescribed premises on turnkey basis.

5. The premises of the Firm shall be inspected by an Officer of the District Society before commencement of the grounding process.

6. All payments must be made only through cheque.

7. A Joint Account shall be opened in the name of the, Executive Director, Beneficiary and the loan + subsidy will be released into this A/C.

8. The Executive Director is completely responsible for proper grounding of the unit. The Executive Director concerned will be held responsible and disciplinary action will be initiated against the Executive Director, if any deviations are observed.

9. If the dealer take back the units after grounding or any mis-utilization is noticed, the dealer will be kept under blacklist and action will be taken against the beneficiary under relevant sections of law.

10. Inspection of assets after the grounding of the unit shall be done by an officer of the District Society.

11. As regards transport sector, while registering, documentation procedure should be followed for hypothecation of vehicle in favour of the District Society., and the following legend has to be painted on the vehicle.

"FINANCED BY SC CORPORATION WITH NSFDC / NSKFDC LOAN"

12. Under, Animal husbandry sector, the unit cost and rules of grounding shall be the same as those followed by the Animal husbandry Department.

13. Across the sectors, targets are transferable from one sector to the other as per the local demand & need subject to prior approved from the VC & Managing Director.

5. RECOVERY

Recovery of NSFDC / NSKFDC Loan component along with interest is very important as the loan + interest has to be repaid to the NSFDC / NSKFDC. If loan repayment is delayed, NSFDC / NSKFDC charges penal interest. Hence it is essential that a robust recovery mechanism is put in place before the NSFDC / NSKFDC loans are grounded.

Recovery of the loans shall be entrusted to Rural / Urban village orgnisations under SERP and one MOU has to be entered into with the District Level Federation. A part of the interest differential can be paid to the recovery personnel of the VO/ SLF in recovery of NSFDC / NSKFDC loans on payment of mutually agreeable fee. The MOU should have provisions,

a. To appoint banking correspondents / business correspondents / recovery agents from the Village Organizations.

b. Recovery should be only through cheques, in favour of the Executive Director, SC Society of the concerned Districts.

1. Beneficiary-wise loan ledger should be maintained for the beneficiaries under NSFDC / NSKFDC scheme containing full details of the loan, interest including due dates etc. A Performa of loan ledger is enclosed at (Annexure – V). The loan ledgers shall be printed and supplied to District Societies.

2. Every beneficiary will be issued a Pass Book in the proforma mentioned at (Annexure – IV) and entries of loan sanction and recovery particulars shall be posted in the Pass Book.

3. The term loan should be collected after a moratorium period of (3) months from the date of grounding for all the schemes.

4. NSFDC / NSKFDC term loan carries the interest rate of 6 percent per annum. Recoveries will be done under sections 71 (1) Andhra Pradesh Co-operative Societies Act.1964

5. A separate sub-account should be maintained for these schemes. Loan portion and interest shall be shown separately.

6. D.C.B statements as at Annexure – VI must be prepared every month and demand notices should be issued to the beneficiaries for proper recovery of loans. If more than (3) installments have become overdue, the overdue amount shall be recovered by obtaining a certificate under sections 71(1) of the Andhra Pradesh Co-operative Societies Act.1964. Loan ledger and D.C.B. statements, monthly progress report on grounding of schemes and loan recovery register must be maintained and an extract of the same must be mailed to the APSCCFC Ltd.

7. Recoveries collected against the NSFDC / NSKFDC Self-employment schemes should be sent to Head Office on or before 10th of each succeeding month to Head Office. A loan recovery Schedule shall be generated at the time of sanction proceeding generation.

8. Mortgage deed shall be registered.

6. MONITORING AND FOLLOW UP ACTION:

1. For effective implementation of the scheme physical monitoring by the Executive Director is essential in every district. The Executive Director should personally inspect and evaluate the NSFDC / NSKFDC units grounded in that particular year at the rate of at least a minimum of (5) units a month.

2. Executive Officer or any other officer who is dealing with this subject, should cover inspection of all schemes at least once a month and see that installments that have fallen due are recovered. He/She should also monitor the functioning of the unit.

7. UTILIZATION CERTIFICATES

The Executive Directors are directed to take personnel care in submission of utilisation certificates (i.e., Progress report in NSFDC / NSKFDC format) to the extent of grounding (Annexure – IX).

After receipt of funds, utilization certificates have to be submitted to NSFDC / NSKFDC within 90 days time. Otherwise, NSFDC / NSKFDC collect penal interest of 6% additionally.

3. The VC &Managing Director, APSCCFC Ltd., Hyderabad shall take necessary further action accordingly, and he should be taken care to eliminate corruption.

(BY ORDER AND IN THE NAME OF THE GOVERNOR OF ANDHRA PRADESH)

Dr. VIJAYKUMAR
PRINCIPAL SECRETARY TO GOVERNMENT

To
The VC & Managing Director, APSCCFC Ltd., Hyderabad.
Copy to:
The Director of Social Welfare, A.P., Hyderabad.
PS to Prl. Secretary (SW).
PS to Hon'ble M (SWE&TWE).
SC/SF.

//FORWARDED::BY ORDER//

SECTION OFFICER

Annexure - I
PRONOTE

Date:
Place:

I …….. S/o, W/o …….. R/o …….. Village …….. Mandal in …….. District undertake to repay to the Executive Director, District Scheduled Castes Service Cooperative Society Limited …….. District or any persons authorised by him, the amount of Rs. ……..... (in words) …….. Obtained as loan along with interest at …….. as per the repayment installments fixed.

Signature of the beneficiary
Name (Capital Letters)
Address

Witness:

Name :

(Capital Letters)

Address :

Name :

(Capital Letters)

Address :

Annexure – II
SURETY BOND

We

…..……..……

……. S/o, D/o ……..……..…

Village ……Mandal in ……. District and Sri/Smt ……. S/o,W/o…..…….……R/o…… ……..…..…… Mandal in ……. District ……..……..…. Hereby solemnly agree to stand surety for the amount of loan of Rs……. (in words) ……..…… with interest at…….% per annum borrowed by Sri/Smt ……. S/o, W/o ……. Village ……..……. Mandal …… in ……district, from the Executive Director, Dist.SC Society Ltd.,……

In case,

Sri/Smt…… S/o, W/o …… R/o …… Mandal in……. District …… fails to repay the loan, we have no objection to collect the loan either from us individually or jointly or from our movable or immovable properties.

We hereby abide by the rules and regulations of District Scheduled Castes Service Cooperative Society Ltd…..……..

We furnish hereunder the details of our movable/immovable properties.

Witness

1. Surety Signature:
   Name :
   (Capital letters)
   Address:

Name:
(capital letters)

Land	S.No.	Extent	Village	Value (in Rupees)	Address

House	House No.	Plinth Area	Value (in Rupees)	Address

2. Surety Signature:
Name :
(Capital letters)
Address:

Name:
(capital letters)

Land	S.No.	Extent	Village	Value (in Rupees)	Address

House	House No.	Pinth Area	Value (in Rupees)	Address

Annexure - III

LETTER OF HYPOTHECATION TO SECURE TERM LOAN

1.Sri/Smt……..S/o, W/o……..R/o,……. village, Mandal……..district…….hereinafter ……..….. called as the borrower (s) agreed to open ……District SC Service Coop. Society …….. a Demand/loan to the extent of …….. described in the schedule given hereunder and hereinafter referred to as the Hypothecation which now or hereinafter from time to time during the substance of the security/shall be in the possession of (borrowers) and used by him/them.

2.The Hypothecation shall be held as …… District SC Service Coop. Society exclusive property and specially appropriated to this Security shall be in the possession of borrower(s) and used by him/them.

3.The Hypothecation shall be held as …… District SC Service Coop. Society exclusive property and specially appropriated to this Security shall be in the possession of borrower(s) will not except with the consent in writing of the ……..District SC Service Coop. Society create any mortgage charges lien or encumbrance thereon, affecting the same or part thereof nor do any mortgage charge lien or encumbrance thereon, affecting the same or part thereof nor do anything which would prejudice or adversely affect the value of the Hypothecation given as security, but in borrower(s) shall be at liberty to sell or dispose of the Hypothecation with the prior permission of the …….. District SC Service Coop. Society and after fully repaying the dues outstanding there against:

4.The borrower(s) shall erect a proper shelter for the protection of the Hypothecation.

5.The borrower(s) shall permit ……..….. District SC Service Cooperative Society or its agents to inspect the Hypothecation and to test or ascertain the conditions thereof.

6.The borrower(s) shall also ensure that the Hypothecation is always kept in good condition.

7.The borrower(s) shall also observe all the usual precautions that there are required to be observed in the handling of the Hypothecation and ensure that proper safety measures undertaken to prevent any accident.

8.Without prejudice to ……. District SC Service Coop. Society Ltd. Right to demand repayment of this loan amount earlier, the borrower(s) are followed to repay this loan amount earlier, the borrower(s) are followed to repay this loan in monthly/quarterly/half yearly/yearly installments of Rs…… and in any case the entire loan amount should be repaid within ……. Years from the date of this agreement.

9.…….District SC Service Coop. Society and its officers or agents or any other representatives appointed in this behalf shall be entitled in default of the monies due to ……....District SC Service Coop. Society as aforesaid or in case of any contingency or emergency arising which in the opinion of …… District SC Society to take possession of the Hypothecation to enter upon the premises where the Hypothecation shall be lying and to take possession or recover and receive the same and ……District SC Society shall be entitled to be appointed any Officer/Officers of …….. District SC Service Coop. Society as receiver of the Hypothecation with power to do all things as fully and as effectually as the borrowers could do or sell together or any part of the Hypothecation with liberty to sale by auction or to receive by any contract for sale without being bound to exercise of such powers or being liable for any loss in the exercise of such powers and with powers to give effectual receipts and discharge for the purchase money and to do all other acts and things for completing the sale as ……. District SC Society shall think proper and apply the net sale process of such in or towards liquidation of the balance due to …… District SC Society and the borrower(s) hereby agree to accept …… District SC Society account of sale and realization and to pay any shortfall or deficiency therein shown.

10.During the continuity of this agreement …….District SC Society shall not be responsible for any loss or deterioration of or damage to the said Hypothecation, whether caused by theft, fire, floods, earthquake, lighting or any other cause whatever.

11.That if the net sum realized by such sale in insufficient, to recover the balance due to …… District SC Society shall be at liberty to apply and other monies in the hands of …… District SC Society standing to the credit or belonging to the

borrowers in or towards payment of the balance for the time being due to ……. District SC Society provided always that nothing herein contained shall be deemed to negative quality or otherwise prejudice the rights of …… District SC Society to recover from the borrower, the balance for time being remaining due from the borrowers.

12.Nothing herein contained shall prejudice or affect any general or special lien to which ……. District SC Service Coop. Society is under byelaws or otherwise entitled or operate or prejudice the ……. District SC Society Ltd., /rights and remedies in respect of any present or future security guarantee obligation for any indebtedness of liability of the borrowers to ……. District SC Service Coop. Society Ltd.

13.The borrowers agreed to accept as conclusive proof of the correctness of any sum claimed to be dues from …… District SC Service Coop .Society under the agreement a statement of account made out from the books of …… District SC Society and signed by the member Secretary or other duly authorized officer of …… District SC Service Coop. Society without production of another voucher, document or paper.

In Witness, where of the borrower(s) have set his / her hands as this …….. day of Two thousand ……..

Annexure – IV

జాతీయ షెడ్యూల్డు కులాల ఆర్థికాభివృద్ధి సంస్థ వారి ఆర్థిక సహకారంతో

స్వయం ఉపాధి పథకము
ఆంధ్రప్రదేశ్

పాస్ పుస్తకము

లబ్ధిదారుని పేరు : _____

గ్రామము : _____

మండలము : _____

ఆంధ్రప్రదేశ్ షెడ్యూల్డు కులాల సహకార ఆర్థిక సంస్థ
హైదరాబాదు.

పాస్ పుస్తకము

జిల్లా షెడ్యూల్డు కులాల సహకార ఆర్థిక సంస్థ

_____ జిల్లా

గ్రామము _____ మండలము _____

లబ్ధిదారుని పేరు _____

తండ్రి / భర్త పేరు _____

పథకము వివరములు

పథకము పేరు : _____

పథకము : విలువ రూ. లు _____

ఆర్థిక వివరములు

సబ్సిడి	:
యన్.యస్.యఫ్.డి.సి /	
యన్.యస్.కె.యఫ్.డి.సి వారి ఋణం	:
లబ్ధిదారుని వాట	:

AFFIX PHOTO OF BENEFICIARY

సంతకము _____

కార్య నిర్వహణాధికారి

షెడ్యూల్డు కులాల సహకాత ఆర్థిక సంస్థ _____ జిల్లా

లబ్ధిదారుని వ్యక్తి గత వివరములు

ఎ. లబ్ధిదారుని పేరు :

బి. తండ్రి / భర్త పేరు :

సి. గ్రామము :

డి. మండలము :

ఇ. పూర్తి చిరునామా :

ఎఫ్. విద్యార్హతలు :

జి బ్యాంకు ఎకౌంటు నెంబరు మరియు వివరములు :

హెచ్. కొ-ఆపరేటివ్ సభ్యత్వపు వివరములు :

ఐ. కుటుంబ సభ్యులు వారి వివరములు :

2. 18 సం. పైన సంఖ్య విద్యార్హతలు
   1.
   2.
   3.
   4.
3. ఆధారపడిన వారి సంఖ్య

4. సంవత్సర కుటుంబ ఆదాయ మొత్తము

   1. వ్యవసాయ ఆదాయము
   2. వ్యవసాయేతర ఆదాయము

ఇచ్చిన వస్తువు విలువ

వరుస సంఖ్య	వస్తువు వివరములు	మొత్తము పరిమాణము	ధర	విలువ	ఇచ్చిన తేది	ఇచ్చినవారి సంతకము మరియు హోదా

ఠబ్బు రూపేణా ఇచ్చిన వివరములు

వరుస సంఖ్య	వివరములు	కేటాయించిన మొత్తము	ఇచ్చిన ఋణము	తేది	ఇచ్చిన వారి సంతకము మరియు తేది

లబ్ధిదారుడు తీసుకున్న ఆప్పు వివరములు

వరుస సంఖ్య	సంవత్సరము మరియు తేది	ఆప్పు మొత్తం	సబ్సిడీ	మొత్తం	లబ్ధిదారుని సంతకము	తనిఖీదారుని సంతకము

యన్.యస్.యఫ్.డి.సి / యన్.యన్.కె.యఫ్.డి.సి లోను తిరిగి చెల్లింపు వివరములు

వరుస సంఖ్య	ఆప్పు చెల్లించిన నెల	రసీదు నెంబరు తేది	యన్.యస్.యఫ్.డి.సి / యన్.యస్.కె.యఫ్.డి.సి లోను		ఆధికారి సంతకము
			ఆసలు	వడ్డీ	

Annexure – V

LOAN LEDGER

1. BENEFICIARY DETAILS

a) Name of the Beneficiary :

b) Father/Husband's Name :

c) Age :

d) Village :

e) Mandal :

2. SCHEME DETAILS

a) Name of the Scheme :

b) Unit cost :

3. LOAN SANCTION PARTICULARS

a) Dist. SC Society sanction proceedins No.

b) Head Office proceedings No. :

c) Amount of loan sanctioned :

i) NSFDC / NSKFDC loan

4. BANK ACCOUNT PARTICULARS

a) Name of the bank & Place :

b) Bank Account No. :

c) Date of transfer of funds to
Joint Account of ED and beneficiary

5. REPAYMENT DETAILS

a) Period of moratorium :

b) Period of repayment :

c) Rate of interest

d) Due date for repayment

e) Installment

i) NSFDC / NSKFDC loan Principal Interest

6. SPECIAL REMARKS, IF ANY

Name of the Beneficiary : **Unit :**

Amount of Loan : **Month/Date of Subsidy :**

Amount of Subsidy :

Sl. No..	Month	Loan Amount	Interest	Penal Interest	Total Amount	Recovery			Balance			Remarks
						Prl.	Int.	Penal int.	Prl.	Int.	Penal int.	

Annexure - VI

REPAYMENT PROFORMA WITH DEMAND, COLLECTION & BALANCE DETAILS

(Repayment to be sent to APSCCFC Ltd., every month online data)

S.No.	Month / Year	Schemes	DEMAND			
			Amount due		AMOUNT OF REPAYMENT	
			NSFDC / NSKFDC LOAN		NSFDC / NSKFDC LOAN	
			Principal	Interest	Principal	Interest
1	*2*	*3*	*4*	*5*	*6*	*7*

COLLECTION OF LOAN					BALANCE			Total Outstanding	Signature of the Officer
Date	Amount with Cheque D.D.No.		NSFDC / NSKFDC LOAN		NSFDC / NSKFDC LOAN				
		Principal	Interest	Penal Interest	Principal	Interest	Penal Interest		
8	*9*	*10*	*11*	*12*	*13*	*14*	*15*	*16*	*17*

Annexure - VII

NSFDC / NSKFDC

Name of Channelizing Agency : District SCSCS Ltd., _____

Name of the Scheme : _____

MONTHLY PROGRESS REPORT ON GROUNDING OF SCHEMES UNDER NSFDC / NSKFDC

S.No.	Name & Address Beneficiaries	Age	Sex	Unit Cost	NSFDC / NSKFDC Share	Disbursement of NSFDC's / NSKFDC's Share			Beneficiaries				Category Code	Annual Family Income	Remarks
						Ch.No. / D.D.No.	Date	Amount disbursed	Rural SC	Rural ST	Urban SC	Urban ST			

Certified that all the beneficiaries covered under the list are eligible for assistance criteria of NSFDC / NSKFDC

Signature _____
(Authorised Signatory)
Name & Designation of Officials

Note: i) Details of type of vehicle may be indicated in the remarks column in case where single sanction consists of different types of vehicles.
ii) Separate sheet to be used for each scheme.
Iii) Please indicate Category Code as (i) for Educated Unemployed / under employed, (ii) for women (iii) for Scavengers and (iv) for others.

Annexure – VIII

LOAN RECOVERY REGISTER

DISTRICT: **MONTH:**

SL. No.	Name of the Beneficiary with unit full address	Name of the unit	Proceeding No. of the Executive Director, District Society	Reference No. of the Head Office approval	NSFDC / NSKFDC LOAN AMOUNT RECOVERY				Total Amount recovered during the month
					PRINCIPAL		INTEREST		
					During the month	Cumulative	During the month	Cumulative	
1	*2*	*3*	*4*	*5*	*6*	*7*	*8*	*9*	*10*

Annexure –IX

UTILIZATION CERTIFICATE FOR NSFDC / NSKFDC SCHEMES

DISTRICT: _____

Sl. No.	Beneficiary ID.	Ration Number	Beneficary Name	Father Name	Sub-caste	Address	Mandal	Proceeding No. & Date	Scheme	Unit Cost	Subsidy	NSFDC / NSKFDC Loan	Beneficiary Contribution	Grounding Date	Remarks
											60% unit Cost or Rs.1.00 lakh whichever is less				
1	*2*	*3*	*4*	*5*	*6*	*7*	*8*	*9*	*10*	*11*	*12*	*13*	*14*	*15*	*16*